

Table I.D.2(1996) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,275	1,130	1,361	1,612	1,478	1,127	1,367	1,255
Industry group **								
Agric., fish., forest.	1,147	--	--	--	--	--	1,174	1,131
Mining	834*	124*	2,347	1,543	1,457	387*	1,482	782*
Construction	1,337	1,009	1,212	1,456	1,418	1,513	1,157	1,512
Manufacturing	1,032	1,063	1,195	1,349	1,128	933	1,273	1,005
Transp., commu., util.	830	1,077	1,262	1,279	1,475	628	1,221	782
Wholesale trade	1,271	1,201	1,291	1,648	1,398	1,068	1,367	1,243
Retail Trade	1,506	1,231	1,392	1,980	1,888	1,361	1,524	1,502
Fin., ins., real est.	1,436	1,004	1,685	1,483	1,528	1,416	1,436	1,436
Services	1,503	1,186	1,436	1,742	1,753	1,371	1,435	1,522
Unknown	1,071*	589*	4,800*	0	0	0	1,071*	0
Ownership								
For profit, incorporated	1,257	1,122	1,371	1,602	1,453	1,113	1,376	1,231
For profit, unincorporated	1,695	1,122	1,570	1,977	1,831	1,837	1,407	1,842
Nonprofit	1,324	1,316	1,042	1,486	1,529	1,174	1,299	1,328
Unknown	955	833*	1,494*	1,380	1,112	883	1,113	941
Age of firm								
Less than 5 years	1,363	1,038	1,341	1,830	1,360	1,139*	1,318	1,433
5-9 years	1,458	1,113	1,300	1,702	1,802	1,146	1,389	1,536
10-19 years	1,406	1,344	1,498	1,447	1,739	895	1,426	1,390
20 or more years	1,359	1,043	1,342	1,613	1,484	1,224	1,314	1,370
Unknown	1,156	1,027	1,043	1,625	1,343	1,098	1,554	1,148
Multi/single status								
2 or more locations	1,213	1,255	1,373	1,541	1,435	1,124	1,505	1,204
1 location only	1,439	1,127	1,360	1,649	1,568	1,233	1,348	1,556
Percent full-time employees								
Less than 25%	1,417	1,373	835	1,976	2,321	1,095	1,412	1,419
25-49 %	1,297	886	1,296	1,600	1,544	1,209	1,321	1,293
50-74 %	1,335	1,094	1,236	1,683	1,655	1,156	1,254	1,352
75% or more	1,268	1,137	1,379	1,602	1,450	1,121	1,378	1,243
Union presence								
No union employees	1,470	1,190	1,438	1,722	1,631	1,313	1,440	1,481
Has union employees	855	809	765*	960	823	859	902	849
Unknown	1,111	745	1,138	1,389	1,493	1,064	1,088	1,112
Percent low wage employees **								
50% or more low wage	1,749	774	1,640	2,330	1,912	1,560	1,813	1,732
Less than 50% low wage	1,269	1,170	1,368	1,575	1,418	1,033	1,352	1,240
Unknown	1,228	914	1,198	1,519	1,552	1,171	1,254	1,226

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.2(1996) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.90	49.86	28.23	35.02	39.43	33.23	28.60	29.66
Industry group **								
Agric., fish., forest.	99.50	--	--	--	--	--	139.84	284.70
Mining	258.38*	267.33*	645.25	449.19	343.02	160.18*	335.79	272.05*
Construction	91.31	218.52	148.13	225.23	131.62	253.32	89.97	128.75
Manufacturing	80.58	159.30	119.47	179.16	112.37	100.39	149.13	83.61
Transp., commu., util.	65.24	139.75	257.56	189.52	157.67	82.62	176.61	82.47
Wholesale trade	57.95	149.20	184.54	85.91	92.41	118.48	83.05	74.63
Retail Trade	37.19	70.80	92.83	116.40	122.73	58.04	65.97	48.92
Fin., ins., real est.	65.00	162.55	239.71	94.03	66.21	96.22	105.30	66.20
Services	55.65	109.78	84.14	39.12	89.49	93.43	69.46	71.09
Unknown	472.12*	344.54*	1,517.89*	0.00	0.00	0.00	472.12*	0.00
Ownership								
For profit, incorporated	25.57	54.00	40.72	43.18	48.84	36.11	47.63	28.59
For profit, unincorporated	138.28	105.19	187.07	147.55	137.67	290.68	104.00	188.85
Nonprofit	65.43	328.28	187.76	110.77	139.49	97.40	143.06	75.79
Unknown	99.49	271.11*	493.43*	199.75	262.96	146.88	236.96	110.70
Age of firm								
Less than 5 years	61.22	81.60	145.04	207.14	218.61	375.82*	94.76	126.36
5-9 years	66.22	91.46	105.44	165.15	223.53	138.57	91.25	115.24
10-19 years	56.34	147.22	82.68	126.01	110.61	257.02	47.62	100.52
20 or more years	49.91	114.06	84.31	49.82	95.97	99.56	66.25	67.29
Unknown	21.99	234.10	271.20	103.90	60.56	28.80	131.50	21.44
Multi/single status								
2 or more locations	36.72	234.44	231.80	81.31	77.35	37.03	87.49	37.68
1 location only	38.49	54.16	35.95	67.47	98.27	314.93	28.42	74.25
Percent full-time employees								
Less than 25%	108.73	312.46	215.74	208.31	286.15	211.51	184.66	142.03
25-49 %	64.90	252.40	332.53	182.09	109.99	99.07	219.44	64.80
50-74 %	79.95	132.30	164.15	149.07	195.66	111.36	137.26	93.04
75% or more	27.66	54.55	36.36	34.91	46.69	41.33	32.99	34.23
Union presence								
No union employees	26.09	49.14	35.36	41.44	64.62	42.82	29.14	31.14
Has union employees	87.44	177.66	258.22*	147.32	84.09	119.00	122.45	99.94
Unknown	45.89	76.74	206.49	89.75	134.11	51.44	113.15	47.82
Percent low wage employees **								
50% or more low wage	46.28	215.91	262.27	234.01	155.65	82.34	214.69	86.85
Less than 50% low wage	28.46	62.35	40.03	48.45	62.29	41.40	35.94	34.53
Unknown	52.66	112.18	187.41	100.20	59.93	54.60	102.72	54.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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